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Signed: November 12, 2013


ALAN JAROSLOVSKY U.S. Bankruptcy Judge

Attorneys for Debtors

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA

In re: Case No. 10-11995
Charles Denis Downie and Lydia Downie Chapter 13
Debtor(s)
_____ /

**ORDER GRANTING MOTION TO VALUE LIEN OF AMERICAN GENERAL
FINANCIAL SERVICES AT \$0 AND AVOID LIEN UPON DISCHARGE OF DEBTOR**

On January 13, 2011 Debtor filed a motion to value the lien of American General Financial Services (hereinafter Lienholder) against the property commonly known as 10133 Fairway Dr, Kelseyville, CA 95451, Lake County AP #043-573-22, which lien was recorded in the Lake County Recorder's Office on or about 7/12/2006 as document 2006018294 (hereinafter the Lien). The court finds that notice of the motion upon Lienholder was proper. Lienholder having withdrawn its opposition to Debtor's motion, the court hereby orders as follows.

(1) For purposes of Debtor's chapter 13 plan only, the Lien of American General Financial Services is valued at zero dollars (\$0), does not have a secured claim, and the Lien may not be enforced, pursuant to 11 U.S.C. §§ 506, 1322 (b)(2) and 1327.

(2) This order shall become part of Debtor's confirmed chapter 13 plan.

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and Avoid Lien Upon Discharge

1 (3) Upon entry of a discharge in Debtor's chapter 13 case, the Lien shall be voided for all
2 purposes, and upon application by Debtor, the court will enter an appropriate form of judgment
3 voiding the Lien.

4 (4) If Debtor's chapter 13 case is dismissed or converted to one under another chapter
5 before Debtor obtains a discharge, this order shall cease to be effective and the Lien shall be
6 retained to the extent recognized by applicable non-bankruptcy law, and upon application by the
7 lienholder, the court will enter an appropriate form of order restoring the Lien.

8 ** END OF ORDER **
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